The Honorable Michael K. Powell Chairman Federal Communications Commission 445 12th Street, S.W. Washington, D.C. 20554

Dear Chairman Powell:

My name is Edgar Taylor and I am the President\CEO of FIRST USA Inc., in St.Clairsville, Ohio. We began business in 1996 and presently have over 15,000 customers, most of whom live and work in Ohio and West Virginia but we also do a large amount of web hosting for customers throughout the nation, and have some overseas customers as well.

We offer many services that our local phone company, Ameritech, does not. Services like free Internet training. We have helped many local businesses and educational facilities to get online over the years. Along with most of the local Media (Television, Radio and Newspaper).

When we opened for business we started, as many ISPs did, with a stack of ordinary dial-up modems and a fistful of phone lines from Ameritech. Of course getting phone lines from Ameritech was always a problem, and we frequently lost customers when our modem lines became busy because Ameritech was late delivering phone lines we had ordered well in advance.

Nowadays we have moved on from ordinary phone lines to digital PRI's (Primary Rate ISDN). However, the issues still remain with Ameritech and unfortunately in our area we have no CLEC's to turn to.

We have no CLEC to work with to offer DSL at this time. If we want to offer Internet access over DSL to our customers, we must do it through Ameritech, and the prices Ameritech has offered us make it impossible for us to compete. We are expected to pay \$40 per month for the data line to reach the customer, and turn around and compete with Ameritech, which is offering reconfigured phone lines, internet access and free \$200 modems, for \$50 per month. There is no way we can offer this product without losing money, and so we have stayed out of the DSL market. Unfortunately this also means that we are losing customers, either to Ameritech for DSL or to the cable company, since more and more of our customers are demanding faster access and if we can't provide it, they'll go to someone who will. If that trend continues, FIRST USA Inc. will not be around much longer.

I do not have the resources to fight the tariff that Ameritech has filed that allows it to get away with charging ISPs a wholesale rate of \$40 for access to the network. I believe the true cost is probably a great deal less than that. However, I also do not believe that the answer to this problem is simply to allow Ameritech to stop selling access to the network at all, or to take away the requirements that are supposed to be preventing Ameritech from discriminating.

The answer is for the FCC to make a good faith effort to uncover the discrimination (whether it is in pricing or provisioning) and put an end to it. Until the FCC has demonstrated that it is willing to do this for ISPs, any talk about lifting the rules for monopolies like Ameritech is premature.

I hope that you will take my comments seriously - I am sending a copy of this letter to my Congressman as well.

Sincerely,

Edgar Taylor 69500 Bannock Rd. St. Clairsville, OH 43950